

United States Bankruptcy Court

WESTERN

District of NEW YORK

Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle): BOWMAN, BARBARA M.		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the debtor in the last 6 years (include married, maiden and trade names): A/K/A Barbara Mayhew Bowman		All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names): <i>04-16370</i>
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-1097		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. and street, city, state, zip): 26 Manhattan Avenue Batavia, NY 14020		Street Address of Joint Debtor (No. and street, city, state, zip):
County of Residence or Principal Place of Business: Genesee		County of Residence or Principal Place of Business:
Mailing Address of Debtor (If different from street address):		Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor
(If different from addresses listed above)

Information Regarding Debtor (Check the Applicable Boxes)

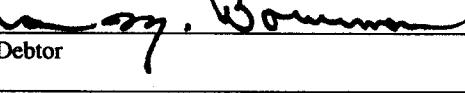
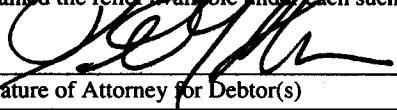
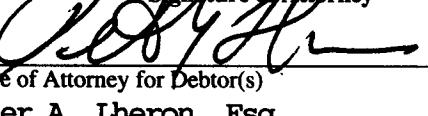
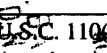
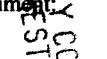
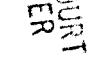
Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> § 304-Case ancillary to foreign proceeding.
Nature of Debt (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)
Chapter 11 Small Business (Check all boxes that apply)	Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3
Debtor is a small business as defined in 11 U.S.C. § 101.	
Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

Statistical/Administrative Information (Estimates Only)							THIS SPACE FOR COURT USE ONLY U.S. BANKRUPTCY COURT D.N.Y. - ROCHESTER FILED AUG 27 PM 12:32	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.								
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999		1000-over
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Estimated Assets								
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	More than \$100 million		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estimated Debts								
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	More than \$100 million		
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): BARBARA M. BOWMAN
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made part of this petition.
Signature of Debtor X 		EXHIBIT B (To be completed if debtor is an individual whose debts are primarily consumer debts)
Signature of Joint Debtor X _____		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.
Telephone (If not represented by attorney) 8/16/04 Date		Signature of Attorney for Debtor(s) X  8/16/04 Date
Signature of Attorney X 		EXHIBIT C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
Signature of Attorney for Debtor(s) X _____ Peter A. Lheron, Esq. Printed Name of Attorney for Debtor(s)		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
Firm Name 11 North Goodman Street, Suite 10 Address Rochester, NY 14607 (585) 546-8170 Telephone Number 8/16/04 Date		Printed Name of Bankruptcy Petition Preparer X  8/16/04 Social Security Number (Required by 11 U.S.C. 110(c)) X  8/16/04 Address X  8/16/04 Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document X  8/16/04 FILED X  8/16/04 27 12:32 ROBERT A. LHERON COURT
Signature(s) of Debtor(s) (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. If debtor is a corporation filing under chapter 11, United States Code, specified in this petition.		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
X Signature of Authorized Individual Print or Type Name of Authorized Individual Title of Authorized Individual by Debtor to File this Petition		X Signature of Bankruptcy Petition Preparer Date

UNITED STATES BANKRUPTCY COURT

WESTERN

DISTRICT OF

NEW YORK

In re: BARBARA M. BOWMAN

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1		0	
B - Personal Property	Y	2		3,272	
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1			0
E - Creditors Holding Unsecured Priority Claims	Y	1			600
F - Creditors Holding Unsecured Nonpriority Claims	Y	3			75,701
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			1,330
J - Current Expenditures of Individual Debtor(s)	Y	1			1,602
Total Number of Sheets of All Schedules		13			
			Total Assets	3,272	
			Total Liabilities		76,301

In re: BARBARA M. BOWMAN

Debtor(s)

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				

Total ->

\$

-0-

(Report also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		22
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Tonawanda Valley FCU a/c 19603 checking Tonawanda Valley FCU savings account		250 7
3. Security deposits with public utilities, telephone companies, landlords, and others.		Deposit with Capital One Secured credit card		100
4. Household goods and furnishings including audio, video and computer equipment.		Diningroom table & 4 chairs \$10; crockpot \$15; 19" tv \$50; Single bed & 1 dresser \$25; small cd player \$10		110
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		50 hardcover & softcover books		50
6. Wearing apparel.		Wearing Apparel at residence		35
7. Furs and jewelry.		Misc. costume jewelry		25
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				

SCHEDULE B
PERSONAL PROPERTY

In re: BARBARA M. BOWMAN

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X	Regular retirement from former employer		Unknown
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interest in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Dodge Neon 4 door (63,000 miles) (needs ac repair)		2,663
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X	2 cats		10
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

\$

3,272

continuation sheets attached

Case 1-04-16370-MJK, Doc 1, Filed 08/27/04, Entered 08/27/04 14:43:36,
Description: Main Document, Page 5 of 26

In re: BARBARA M. BOWMAN

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	NY Debtor & Creditor Law § 282 & 283	22	22
Tonawanda Valley FCU (2 accts)	" " " "	257	257
Household goods	" " " "	110	110
Wearing Apparel	" " " "	35	35
Regular Retirement	" " " "	Unknown	Unknown
1998 Dodge Neon	" " " "	2,400	2,663
2 cats	" " " "	10	10

BARBARA M. BOWMAN

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor/address Date Incurred Balance Due Unsecured Portion

None

Sub Total

Total **00.00**

0 continuation sheets attached

BARBARA M. BOWMAN

SCHEDULE E - CREDITORS HOLDING UNSECURED
PRIORITY CLAIMS

 No Priority Claims

- Extensions of credit in an involuntary case
- Certain farmers & fisherman
- Wages, salaries and commissions
- Deposits by individuals
- Contributions to employee benefit plans
- Alimony, Maintenance or Support
- xxx Taxes and certain other debts owed to Governmental Units
- Commitments to maintain the Capital of an Insured Depository Institution

<u>Creditor/address</u>	<u>Date Claim was Incurred</u>	<u>Total Amount of Claim</u>	<u>Amount</u>
Internal Revenue Service PO Box 266 - BK Unit Niagara Sq. Station Buffalo, NY 14201	2002-03 federal taxes	600.00	

Sub Total

Total 600.00

0 Continuation Sheets Attached

BARBARA M. BOWMAN

SCHEDULE F - CREDITORS HOLDING UNSECURED
NONPRIORITY CLAIMS

<u>Creditor/address</u>	<u>Date Incurred</u>	<u>Balance Due</u>
Aspire Attn: BK Department PO Box 23007 Columbus, GA 31902	consumer purchases a/c xxxx-xxxx-xxxx-1718	3577.00
Bank First PO Box 5159 Sioux Falls, SD 57117	1998-2003 consumer purchases a/c xxxx-xxxx-xxxx-5052 a/c xxxx-xxxx-xxxx-2203	1400.00 1400.00
Bank First c/o W & A Recovery 5350 Spectrum Drive, Suite J Frederick, MD 21703		Notice Only
Capital One PO Box 85617 Richmond, VA 23276	1998-2003 consumer purchases a/c xxxx-xxxx-xxxx-5569 a/c xxxx-xxxx-xxxx-8363	883.00 1200.00
Citibank PO Box 6305 The Lakes, NV 88901	1998-2003 consumer purchases a/c xxxx-xxxx-xxxx-6597	3290.00
Express PO Box 182508 Columbus, OH 43218	1998-2002 consumer purchases a/c xxx-xx8-404	186.00
Express c/o Allied Data Corporation 13111 Wesheimer, Suite 400 Houston, TX 77077		Notice Only
JC Penney PO Box 36955 Canton, OH 44735	1998-2003 consumer purchases a/c xxx0464	650.00
JC Penney c/o CTI Collection PO Box 4783 Chicago, IL 60680		Notice Only
	Sub Total	<u>12,586.00</u>

2 Continuation Sheets Attached

BARBARA M. BOWMAN

SCHEDULE F - CREDITORS HOLDING UNSECURED
NONPRIORITY CLAIMS

<u>Creditor/address</u>	<u>Date Incurred</u>	<u>Balance Due</u>
Kmart Corporation PO Box 15521 Wilmington, DE 19850	1998-2003 consumer purchases a/c xxxx-xxxx-xxxx-9288	1400.00
Merrick Bank PO Box 23356 Pittsburgh, PA 15222	1998-2003 consumer purchases a/c xxxx-xxxx-xxxx-2372	2000.00
Merrick Bank a/c GC Services, LP PO Box 721660 Oklahoma City, OK 73172		Notice Only
Nelnet - Loan Services, Inc. PO Box 17460 Denver, CO 80217	1995-99 & 2002 loans a/c xxxx-1576 a/c	27000.00 16,000
North Shore Agency 751 Summa Avenue Westbury, NY 11590	DISPUTED	20.00
Premier Bankcard c/o Van Ru Credit Corp. 10024 Skokie Blvd., Suite 2 Skokie, IL 60077	1998-2003 consumer purchases a/c xxxx-xxxx-xxxx-5986	243.00
Providian PO Box 5050 Norcross, GA 30091	1998-2003 consumer purchases a/c xxxx-xxxx-xxxx-4446 a/c xxxx-xxxx-xxxx-9630	2945.00 11500.00
Providian c/o Bronson & Migliaccio, LLP 2361 Wehrle Drive Williamsville, NY 14221		Notice Only
Target c/o Cohen & Slamowitz, LLP 199 Crossways Park Drive Woodbury, NY 11797		Notice Only
	Sub Total	<u>61,100.00</u>

Page 2 of 3

BARBARA M. BOWMAN

**SCHEDULE F - CREDITORS HOLDING UNSECURED
NONPRIORITY CLAIMS**

Page 3 of 3

BARBARA M. BOWMAN

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

xxx Check if debtor has no executory contracts or unexpired lease.

Name and Mailing address, including zip of other parties to lease or contract	Description of contract or lease and nature of debtors interest
None	

BARBARA M. BOWMAN

SCHEDULE H - CODEBTORS

xxx Check if debtor has no co-debtors.

Name and Address of Co-debtor	Name and Address of Creditor
None	

BARBARA M. BOWMAN

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

 Check if a joint petition is filed and debtor's spouse maintains a separate household.

Rent	<u>100</u>
Utilities:	
Electricity and heating fuel	
Water and Sewer	<u>80</u>
Telephone	
Garbage Pickup	
Cable TV	
Internet Access	
Cellular Phone	
Home Maintenance	
Food (Celiac Disease - restricted diet)	<u>320</u>
Clothing	<u>75</u>
Laundry and Dry Cleaning	<u>23</u>
Medical and Dental Expenses	<u>150</u>
Transportation (not including car payments)	<u>136</u>
Recreation, clubs, and entertainment	<u>64</u>
Charitable Contributions (Tithing)	<u>190</u>
Insurance (not deducted from wages or included in mortgage)	
Homeowner's or renter's	
Life	
Health	
Auto	<u>100</u>
Other	
Taxes (not deducted from wages or included in mortgage) (specify)	
Installment payments	
Auto	
Student Loan payment	<u>200</u>
Personal Hygiene	<u>40</u>
Pet Expenses	<u>64</u>
Newspapers, Periodicals etc...	<u>10</u>
Alcohol and Tobacco	
Total Monthly Expenses	<u>1,602</u>

In re: BARBARA M. BOWMAN

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets, (Total shown on summary page plus 1.) and that they are true and correct to the best of my knowledge, information, and belief.

Date 8/16/04Signature: Barbara M. Bowman
Debtor

Date

Signature: _____
(Joint Debtor, if any) (If joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by U.S.C. §110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____ Signature of Bankruptcy Petition Preparer

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature: _____
(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Case 1-04-16370-MJK Doc 1 Filed 08/27/04 Entered 08/27/04 14:42:36
Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571
Description: Main Document, Page 16 of 26

UNITED STATES BANKRUPTCY COURT

WESTERN

DISTRICT OF NEW YORK

In re: BARBARA M. BOWMAN

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
a. Property to Be Surrendered

Description of property	Creditor's name
None	

b. Property to Be Retained

Description of property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 624(c)
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None

8/16/04

Barbara Bowman

Date

Signature of Debtor

Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by U.S.C. §110(c).)

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

Address

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____

Date

Signature of Bankruptcy Petition Preparer

Case 1-04-16370-MJK, Doc 1, Filed 08/27/04, Entered 08/27/04 14:43:36.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.
11 U.S.C. § 110; 18 U.S.C. § 156

UNITED STATES BANKRUPTCY COURT

Western

DISTRICT OF New York

BARBARA M. BOWMAN
In re:

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

None 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE (If more than one).

2002 - 23,000 est

2003 - 23,160

2004 - 10,901 est.

None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

3. Payments to Creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OR AGENCY AND LOCATION and STATUS OF DISPOSITION.

None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year.

Description: Main Document , Page 18 of 26

Case 1-04-10370-MJR Doc 1, Filed 08/27/04, Entered 08/27/04 14:43:36,

Immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

None 5. Repossessions, Foreclosures, and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6. Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than the \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

Peter A. Lheron, Esq.

11 N. Goodman Street, Suite 10, Rochester, NY 14607
The debtor paid \$600 for this proceeding.

None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF INSTITUTION, TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls. Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

None 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Give NAME.

None 17. Environmental Information

For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE and ENVIRONMENTAL LAW.

None b. List the name and address of every site for which the debtor has provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE and ENVIRONMENTAL LAW.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Give NAME AND ADDRESS OF GOVERNMENTAL UNIT, DOCKET NUMBER and STATUS OR DISPOSITION.

18. Nature, Location and Name of Business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or a self-employed

professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **six years** immediately preceding the commencement of this case.

Give NAME, TAXPAYER I.D. NUMBER, ADDRESS, NATURE OF BUSINESS and BEGINNING AND ENDING DATES.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Give NAME and ADDRESS.

The following questions are to be completed as shown below.*

19. Books, Records, and Financial Statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Give NAME AND ADDRESS and DATES SERVICE RENDERED.

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Give NAME, ADDRESS and DATES SERVICES RENDERED.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Give NAME AND ADDRESS and DATE ISSUED.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

Give NAME AND ADDRESS and DATE ISSUED.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Give DATE OF INVENTORY, INVENTORY, SUPERVISOR and DOLLAR AMOUNT OF INVENTORY (specify cost, market or other basis).

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Give DATE OF INVENTORY and NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Give NAME AND ADDRESS, NATURE OR INTEREST and PERCENTAGE OF THE INTEREST.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Give NAME AND ADDRESS, TITLE and NATURE AND PERCENTAGE OF STOCK OWNERSHIP.

22. Former Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

Give NAME, ADDRESS and DATE OF WITHDRAWAL.

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of the case.

Give NAME AND ADDRESS, TITLE and DATE OF TERMINATION.

23. Withdrawals from a Partnership or Distributions by a Corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemption, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

Give NAME & ADDRESS of RECIPIENT, RELATIONSHIP TO DEBTOR, DATE AND PURPOSE OR WITHDRAWAL, and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

Give NAME OF PARENT CORPORATION and TAXPAYER IDENTIFICATION NUMBER.

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

Give NAME OF PENSION FUND and TAXPAYER IDENTIFICATION NUMBER.

* The following questions are to be completed by every debtor who is a corporation or partnership and by any individual debtor who has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the **six years** immediately preceding the commencement of this case. A debtor who has not been in business within those **six years** should go directly to the signature page.)

Complete unsworn declaration on page 3076-5

continuation sheets attached

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/16/04

Signature
of Debtor

Barney Bonum

Date _____

Signature _____
of Joint Debtor
(if any)

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

_____ continuation sheets attached.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. §110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 1-04-16370-MJK, Doc 1, Filed 08/27/04, Entered 08/27/04 14:43:36,
Description: Main Document, Page 22 of 26

UNITED STATES BANKRUPTCY COURT

WESTERN

DISTRICT OF NEW YORK

In re BARBARA M. BOWMAN

Debtor(s)

Case No.

(If Known)

STATEMENT
Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

(1) The undersigned is the attorney for the debtor(s) in this case.

(2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$ 600
(b) prior to filing this statement, debtor(s) have paid	\$ 600
(c) the unpaid balance due and payable is	\$ 0

(3) \$ 209 of the filing fee in this case has been paid.

(4) The services rendered or to be rendered include the following:

(a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
(b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
(c) representation of the debtor(s) at the meeting of creditors.

(5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

(6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

(7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

(8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

8/16/04

Respectfully submitted,

Attorney for Petitioner

Attorney's name and address..... Peter A. Lheron, Esq. - 277 Alexander Street, Suite 303, Rochester, NY 14607

Aspire
Attn: BK Department
PO Box 23007
Columbus, GA 31902

Bank First
PO Box 5159
Sioux Falls, SD 57117

Bank First
c/o W & A Recovery
5350 Spectrum Drive, Suite J
Frederick, MD 21703

Capital One
PO Box 85617
Richmond, VA 23276

Citibank
PO Box 6305
The Lakes, NV 88901

Express
PO Box 182508
Columbus, OH 43218

Express
c/o Allied Data Corporation
13111 Wesheimer, Suite 400
Houston, TX 77077

Internal Revenue Service
PO Box 266 - BK Unit
Niagara Sq. Station
Buffalo, NY 14201

JC Penney
PO Box 36955
Canton, OH 44735

JC Penney
c/o CTI Collection
PO Box 4783
Chicago, IL 60680

Kmart Corporation
PO Box 15521
Wilmington, DE 19850

Merrick Bank
PO Box 23356
Pittsburgh, PA 15222

Merrick Bank
a/c GC Services, LP
PO Box 721660
Oklahoma City, OK 73172

Nelnet - Loan Services, Inc.
PO Box 17460
Denver, CO 80217

North Shore Agency
751 Summa Avenue
Westbury, NY 11590

Premier Bankcard
c/o Van Ru Credit Corp.
10024 Skokie Blvd., Suite 2
Skokie, IL 60077

Providian
PO Box 5050
Norcross, GA 30091

Providian
c/o Bronson & Migliaccio, LLP
2361 Wehrle Drive
Williamsville, NY 14221

Target
Retailers National Bank
PO Box 59231
Minneapolis, MN 55459

Target
c/o Cohen & Slamowitz, LLP
199 Crossways Park Drive
Woodbury, NY 11797

**Women's Care
215 Summit
Batavia, NY 14526**